account before considering waivers, decision levels, reporting to higher authority and monitoring of write off/waiver cases. In terms of the guidelines issued by RBI, the commercial banks are advised to ensure recovery of dues to the maximum extent, make a distinction between wilful and non-wilful defaulters, evaluate the realisability of the security, take into account the benefits that will accrue on recycling of funds locked up, fix accountability where staff lapses are noticed, etc. However while approving write offs and compromise proposals, the following aspects should be scrupulously followed by banks:

(i) The authority approving the write off proposal did not sanction the advance in question in his individual capacity;

(ii) the sanctioning authority in the case of advances had exercised his powers judiciously and adhered to the guidelines issued by the bank in the matter of grant of advances and that normal terms and conditions were stipulated;

(iii) there was no laxity in the conduct and post-disbursement supervision of the advances;

(iv) there as no act of commission or omission on the part of the staff leading to the debt proving irrecoverable.

(d) and (e) As per the RBI guidelines, a half-yearly statement as at the end of September and March of each year should be forwarded to RBI in the prescribed proforma within 30 days of the half year to which the statement relates. RBI in February, 1992, had also requested Indian Banks' Association to encourage its member banks to bring an increasing number of loan recovery cases to Lok Adalats/Nayayalays and settle them through fair compromises. RBI also requested IBA to advise banks to follow somewhat uniform policy in such cases and their efforts should include bringing maximum number of cases upto Rs.2 lakhs (subsequently raised to Rs.5 lakhs) in preference to recourse to courts entailing considerable cost and delay, giving suitable publicity to the scheme, organising workshops for branch managers so as to remove their doubts and identifying reasons for the scheme not receiving the desired coverage and taking remedial action in coordination with the heads of the State Legal Aid and Advice Board.

Development of Sea Beaches

974. SMT. JAYANTI PATNAIK: Will the Minister of TOURISM be pleased to state:

(a) whether any steps have been taken by Government to develop some sea beaches to attract tourists;

(b) if so, the sea beaches in different coastal States developed under the programme of the Central Government;

(c) the steps for the development of sea beaches in Orissa; and

(d) the sea beaches identified in that state for the purpose and the action taken to develop these beaches?

THE MINISTER OF PARLIAMENTARY AFFAIRS AND MINISTER OF TOURISM (SHRI SRIKANTA JENA): (a) to (d) The Bekal Beach in Kerala, Sindhudurg District in Maharashtra, Muttukadu-Mamallapuram in Tamilnadu, Puri-Konark in Orissa, Diu in the Union Territory of Daman & Diu have been identified for development as Special Tourism Areas. The State Government of Orissa has identified substantial area for the establishment of the Special Tourism Area at Puri.

श्यामलाल शकधर समिति का प्रतिवेदन

975. श्री दिलीप सिंह जूदेव: क्या वित्त मंत्री यह बताने की कपा करेंगे कि:

(क) सरकार को श्री श्यामलाल शकधर समिति द्वारा लेखा-परीक्षा प्रतिवेदनों पर कार्यवाही के संबंध में की गई सिफारिशें कब प्राप्त हुई थीं; और

(ख) इन सिफारिशों की मुख्य बातें क्या-क्या हैं?